

STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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In the Matter of

) No. D 99 - 17

The Balanced Program, Inc.,

STIPULATION AND ORDER

Licensee.

)

LEVYING A FINE

STIPULATION BY AGENT

The Balanced Program, Inc., ("licensee") hereby stipulates to the payment of a fine in the total amount of \$2,300 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that it will comply with Washington insurance laws and regulations in the future.

Licensee submitted at least twenty-three cases to Ohio State Life Insurance Company, where the cases did involve replacements, within the meaning of WAC 284-23-400 et seq., and where the required replacement form that an agent of the licensee filled in and submitted to the insurer was not fully completed, and in some cases none of the material items were completed. Each failure to submit a properly completed form was a violation of WAC 284-23-400 et seq. The cases were:

Eva Brucellato - Ohio State Life Insurance Company Policy Number T0952426
 Tara Llewellyn - Ohio State Life Insurance Company Policy Number T0952382
 Michael Qualley - Ohio State Life Insurance Company Policy Number T0952380
 John Rebar - Ohio State Life Insurance Company Policy Number T0952370
 Jason Keith - Ohio State Life Insurance Company Policy Number T0952363
 Justin Davis - Ohio State Life Insurance Company Policy Number T0952361
 Steven Lovelace - Ohio State Life Insurance Company Policy Number T0952359
 Russell Bondarets - Ohio State Life Insurance Company Policy Number T0952367
 Taylor - Ohio State Life Insurance Company Policy Number T0952410

Jason Hennigan - Ohio State Life Insurance Company Policy Number T0952395
Perry McVay - Ohio State Life Insurance Company Policy Number T0952387
Du-Anne Tarabochia - Ohio State Life Insurance Company Policy Number T0952421
Brian J. Tarabochia - Ohio State Life Insurance Company Policy Number T0952422
Benjamin Garcia - Ohio State Life Insurance Company Policy Number T0952424
Nick Hopkins - Ohio State Life Insurance Company Policy Number T0952423
Tracy Masorero - Ohio State Life Insurance Company Policy Number T0952419
Christopher Racek - Ohio State Life Insurance Company Policy Number T0952417
Ronald Sch - Ohio State Life Insurance Company Policy Number T0952418
Brittany Racek - Ohio State Life Insurance Company Policy Number T095241
Teresa Hundley - Ohio State Life Insurance Company Policy Number T0952409
Betty Holbert - Ohio State Life Insurance Company Policy Number T0952402
Louanne Perigan - Ohio State Life Insurance Company Policy Number T0952399
Ian Fleming - Ohio State Life Insurance Company Policy Number T0952388

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code and rules of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 19th day of February, 1999.

The Balanced Program, Inc.

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$2,300 upon The Balanced Program, Inc..

Such fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay such fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 23rd day of February, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANSEN

Deputy Commissioner